

United States Bankruptcy Court
Middle District of Tennessee

In re:
DANA KAY CHAPMAN
Debtor

Case No. 11-07130-RSM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0650-3

User: pjc2460
Form ID: b9a

Page 1 of 4
Total Noticed: 98

Date Rcvd: Jun 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2013.

db +DANA KAY CHAPMAN, 308 GREEN MEADOW COURT, GREENBRIER, TN 37073-5751
aty +JEANNE MORTON, MCCALLA RAYMER, LLC, 1544 OLD ALABAMA ROAD, ROSWELL, GA 30076-2102
cr +Wells Fargo Bank, N.A., c/o McCalla Raymer, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
4429360 +ADVANCE FINANCE, 1901 CHURCH STREET, NASHVILLE, TN 37203-2203
4429361 +AES/NCT, AES, PO BOX 8183, HARRISBURG PA 17105-8183
4429365 +BK OF AMER, 450 AMERICAN ST, SIMI VALLEY CA 93065-6285
4429366 C&F FINCE CO, 1927 C&F DRIVE, HAMPTON VA 23666
4429369 +CHASE MANHATTAN MTGE, PO BOX 24696, COLUMBUS OH 43224-0696
5209561 +CHECK READY, PO BOX 3829, HUNTSVILLE AL 35810-0829
4429371 +CITIFINANCIAL, C/O ONE MAIN FINANCIAL, 1599 NORTH GALLATIN RD, MADISON, TN 37115-2158
4429370 +Chela, ATTN: BANKRUPTCY, PO BOX 9500, WILKES-BARRE PA 18773-9500
4429374 +DR. MATT GORHAM, 124 30TH AVE NORTH, NASHVILLE TN 37203-1391
4429375 +DR. MICHAEL TABOR DDS, 310 23RD AVE NORTH, NASHVILLE TN 37203-1525
5209563 +EXTENSION EXPRESS, PO BOX 329, TUCKER GA 30085-0329
4572186 +First Marblehead Corporation Authorized agent for:, National Collegiate Trust, One Cabot Road,
Medford, MA 02155-5117
5209564 +GORHAM & ASSOCIATES, 124 30TH AVE N, NASHVILLE TN 37203-1391
5209566 +INSOLVE RECOVERY, PO BOX 269093, OKLAHOMA CITY OK 73126-9093
4429388 +KEN MCNEESE, C/O KLM, PO BOX 101070, NASHVILLE TN 37224-1070
5209567 +KROGER CHECK RECOVERY CENTER, PO BOX 30650, SALT LAKE CITY UT 84130-0650
4429389 +NASHVILLE MEDICAL GROUP, PO BOX 501119, SAINT LOUIS MO 63150-1119
4482508 +Nashville Electric Service, 1214 Church Street, Nashville, TN 37246-0002
5209569 +OLD HICKORY CREDIT UNION, PO BOX 431, OLD HICKORY TN 37138-0431
5209570 +ONE MAIN FINANCIAL, 605 MUNN ROAD, FORT MILL SC 29715-8421
4429392 +ONLINE COLLECTIONS, ATTN: TRACY, PO BOX 1489, WINTERVILLE NC 28590-1489
5209571 +ORAL SURGERY OF NASHVILLE, 2104 PARK PLAZA DR, SPRINGFIELD TN 37172-3937
4429393 +PNC MORTGAGE, 3232 NEMARK DR, MIAMISBURG OH 45342-5433
4429398 +Student Loan Mkt Assn, ATTENTION: CLAIMS DEPT, PO BOX 9500, WILKES-BARRE PA 18773-9500
4429400 +TCA, 20620 NORTH 19TH AVE, PHOENIX AZ 85027-3585
4429401 +TN WOMEN'S CARE, PO BOX 440222, NASHVILLE TN 37244-0222
4429402 +US ATTORNEY GENERAL, US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON DC 20530-0009
4429404 US BANK/NA ND, CB DISPUTES, ST LOUIS MO 63116
4429407 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wfs Financial/Wachovia Dealer Services, PO BOX 19657,
IRVINE CA 92623)
5209577 +WELLS FARGO BANK, JEANNE MORTON, 1544 OLD ALABAMA RD, ROSWELL GA 30076-2102
4429406 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: WELLS FARGO HOME MORTGAGE, 8480 STAGECOACH CIRCLE,
FREDERICK MD 21701)
4437320 +WHITE HOUSE UTILITY DISTRICT, c/o ONLINE Collections, PO Box 1489,
Winterville, NC 28590-1489
4429408 WM FINANCE, 3782 NOLENSVILLE R, NASHVILLE TN 37211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: PodisBankruptcy@aol.com Jun 25 2013 01:08:12 MARK RICHARD PODIS,
MARK PODIS & ASSOCIATES, 1161 MURFREESBORO RD STE 300, NASHVILLE, TN 37217
tr +EDI: FEMLEMEH.COM Jun 25 2013 00:58:00 EVA MARIE LEMEH, 4300 KINGS LANE,
NASHVILLE, TN 37218-1009
cr EDI: AIS.COM Jun 25 2013 01:08:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM Jun 25 2013 00:58:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
5209558 +E-mail/Text: bankruptcy@advancefinancialinc.com Jun 25 2013 01:13:17 ADVANCE FINANCIAL,
1901 CHURCH STREET, NASHVILLE TN 37203-2203
5209559 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jun 25 2013 02:17:14 ASCENSION CAPITAL GROUP,
C/O MICHAEL AIKEN, PO BOX 201347, ARLINGTON TX 76006-1347
4429362 +EDI: AMEREXPR.COM Jun 25 2013 00:58:00 American Express, P.O. BOX 981535,
EL PASO TX 79998-1535
4429363 +EDI: BANKAMER2.COM Jun 25 2013 00:58:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON DE 19850-7054
4429364 +EDI: TSYS2.COM Jun 25 2013 00:58:00 BARCLAYS BANK DELAWARE,
ATTENTION: CUSTOMER SUPPORT DEPARTMENT, PO BOX 8833, WILMINGTON DE 19899-8833
4429367 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Jun 25 2013 01:13:16
CAPITAL ONE AUTO FINANCE, 3905 NORTH DALLAS PARKWAY, PLANO TX 75093-7892
5209560 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Jun 25 2013 01:13:34 CASHNET,
200 WEST JACKSON STE 1400, CHICAGO IL 60606-6929
5209562 +E-mail/Text: delwanda_byrd@cable.comcast.com Jun 25 2013 01:19:10 COMCAST CABLE,
PO BOX 140400, NASHVILLE TN 37214-0400
4518051 EDI: RESURGENT.COM Jun 25 2013 01:08:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4437674 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jun 25 2013 02:17:14
Capital One Auto Finance Department, c/o Ascension Capital Group, POB 201347,
Arlington, TX 76006-1347

4493240 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jun 25 2013 02:19:29
Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
Arlington, TX 76006-1347

4429368 +EDI: CAUT.COM Jun 25 2013 00:58:00 Chase, CHASE AUTO FINANCE, PO BOX 29505,
PHOENIX AZ 85038-9505

4429372 +EDI: SALMADEPTEDUC.COM Jun 25 2013 00:58:00 DEPT OF ED/SALLIE MAE, PO BOX 9635,
WILKES BARRE PA 18773-9635

4429373 +E-mail/Text: electronicbkydocs@nelnet.net Jun 25 2013 01:17:46 DEPT OF EDUCATION/NELN,
121 S 13TH ST, LINCOLN NE 68508-1904

4429376 +EDI: TSYS2.COM Jun 25 2013 00:58:00 DSNB MACYS, PO BOX 8218, MASON OH 45040-8218

4443908 +EDI: TSYS2.COM Jun 25 2013 00:58:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

4611980 +EDI: RESURGENT.COM Jun 25 2013 01:08:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

4429377 +E-mail/Text: bankruptcies@foxcollection.com Jun 25 2013 01:17:29 FOX COLLECTION CENTER,
PO BOX 528, GOODLETTSVILLE TN 37070-0528

4541157 EDI: RMSC.COM Jun 25 2013 00:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661

4443783 EDI: RESURGENT.COM Jun 25 2013 01:08:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

4429378 +EDI: RMSC.COM Jun 25 2013 00:58:00 GEMB / HH Gregg, ATTENTION: BANKRUPTCY, PO BOX 103106,
ROSWELL GA 30076-9106

4429379 +EDI: RMSC.COM Jun 25 2013 00:58:00 GEMB/ Dillards, ATTN: BANKRUPTCY, PO BOX 103104,
ROSWELL GA 30076-9104

4429380 +EDI: RMSC.COM Jun 25 2013 00:58:00 GEMB/CARE CREDIT, PO BOX 981439, EL PASO TX 79998-1439

4429382 +EDI: RMSC.COM Jun 25 2013 00:58:00 Gemb/JC Penny, ATTENTION: BANKRUPTCY, PO BOX 103104,
ROSWELL GA 30076-9104

4429381 +EDI: RMSC.COM Jun 25 2013 00:58:00 Gemb/gap, ATTN: BANKRUPTCY, PO BOX 103104,
ROSWELL GA 30076-9104

4516339 +E-mail/Text: bankruptcy@advancefinancialinc.com Jun 25 2013 01:13:17
HARPETH FINANCIAL SERVICES, DBA ADVANCE FINANCIAL, 1901 CHURCH ST, NASHVILLE TN 37203-2203

4429385 EDI: HFC.COM Jun 25 2013 00:58:00 HSBC/RHODE, PO BOX 15524, WILMINGTON DE 19850

4429383 +EDI: HFC.COM Jun 25 2013 00:58:00 HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5213,
CAROL STREAM IL 60197-5213

5209565 +EDI: BASSASSOC.COM Jun 25 2013 00:58:00 HSBC BANK NEVADA NA, C/P PATTI H BASS,
3936 E FORT LOWELL RD STE 200, TUCSON AZ 85712-1083

4448992 +EDI: BASSASSOC.COM Jun 25 2013 00:58:00 HSBC BANK NEVADA NA, BASS AND ASSOCIATES PC,
3936 E FT LOWELL RD SUITE 200, TUCSON AZ 85712-1083

4429384 +EDI: HFC.COM Jun 25 2013 00:58:00 Hsbc Best Buy, ATTN: BANKRUPTCY, PO BOX 5263,
CAROL STREAM IL 60197-5263

4429386 EDI: IRS.COM Jun 25 2013 00:58:00 IRS, ATTN: INSOLVENCY SECTION, MDP 146 801 BROADWAY,
NASHVILLE TN 37203

4429387 EDI: IRS.COM Jun 25 2013 00:58:00 IRS*, PO BOX 7346, PHILADELPHIA PA 19101-7346

4638722 EDI: AIS.COM Jun 25 2013 01:08:00 InSolve Recovery, LLC by American InfoSource LP,
PO Box 269093, Oklahoma City, OK 73126-9093

5209568 +EDI: AIS.COM Jun 25 2013 01:08:00 MIDLAND FUNDING LLC, PO BOX 4457, HOUSTON TX 77210-4457

5109004 EDI: AIS.COM Jun 25 2013 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

4691228 +E-mail/Text: bknotice@ncmllc.com Jun 25 2013 01:11:05 NATIONAL CAPITAL MANAGEMENT LLC,
8245 TOURNAMENT DRIVE SUITE 230, MEMPHIS TN 38125-1741

4429390 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 25 2013 01:18:32 NCO FIN /02,
507 PRUDENTIAL RD, HORSHAM PA 19044-2368

4429391 +E-mail/Text: electronicbkydocs@nelnet.net Jun 25 2013 01:17:46 NELNET, PO BOX 17460,
DENVER CO 80217-0460

4506710 +E-mail/Text: electronicbkydocs@nelnet.net Jun 25 2013 01:17:46
Nelnnet on behalf of US Dept of Education, U.S. Dept of Education,
3015 South Parker Road Suite 400, Aurora CO 80014-2904

5209572 EDI: PRA.COM Jun 25 2013 00:58:00 PORTFOLIO RECOVERY, PO BOX 41067, NORFOLK VA 23514-1067

4549776 EDI: PRA.COM Jun 25 2013 00:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4651203 +EDI: PRA.COM Jun 25 2013 00:58:00 PRA RECEIVABLES MGMT, LLC, POB 41067,
NORFOLK, VA 23541-1067

4429394 +EDI: RMSC.COM Jun 25 2013 00:58:00 Project/gemb, PO BOX 103104, ROSWELL GA 30076-9104

5209574 EDI: RESURGENT.COM Jun 25 2013 01:08:00 RESURGENT CAPITAL SERVICES, PO BOX 10587,
GREENVILLE SC 29603-0587

4835822 EDI: RECOVERYCORP.COM Jun 25 2013 01:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4429395 +EDI: SALMAESERVICING.COM Jun 25 2013 00:58:00 SALLIE MAE *, PO BOX 9400,
WILKES BARRE PA 18773-9400

4455501 EDI: SALMAEGUARANTEE.COM Jun 25 2013 00:58:00 SALLIE MAE INC. ON BEHALF OF USA FUNDS,
ATTN: BANKRUPTCY LITIGATION UNIT E3149, P.O. BOX 9430, WILKES-BARRE, PA 18773-9430

4429396 +EDI: SEARS.COM Jun 25 2013 00:58:00 SEARS/CBNA, 701 EAST 60TH ST N,
SIOUX FALLS SD 57104-0432

4531321 +EDI: SALMAESERVICING.COM Jun 25 2013 00:58:00 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4429397 +EDI: CITICORP.COM Jun 25 2013 00:58:00 Shell Oil / Citibank, ATTN.: CENTRALIZED BANKRUPTCY,
PO BOX 20507, KANSAS CITY MO 64195-0507
5209575 +EDI: AISTMBL.COM Jun 25 2013 00:58:00 T MOBILE, BANKRUPTCY TEAM, PO BOX 53410,
BEELEVUE WA 98015-3410
4429399 +EDI: WTRRN BANK.COM Jun 25 2013 00:58:00 Target Credit Card (TC),
C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT P.O. BOX 9475, MINNEAPOLIS MN 55440-9475
4429403 EDI: USBANKARS.COM Jun 25 2013 01:08:00 US BANK, PO BOX 5227, CINCINNATI OH 45201
4470828 EDI: USBANKARS.COM Jun 25 2013 01:08:00 US BANK N.A., BANKRUPTCY DEPARTMENT, POB 5229,
CINCINNATI, OH 45201-5229
5209576 +EDI: AFNIVZWIRE.COM Jun 25 2013 00:58:00 VERIZON BANKRUPTCY ADMINISTRATION, PO BOX 3397,
BLOOMINGTON IL 61702-3397
4429405 +EDI: AFNIVZWIRE.COM Jun 25 2013 00:58:00 VERIZON WIRELESS *, PO BOX 3397,
BLOOMINGTON IL 61702-3397
4710037 +EDI: WFFC.COM Jun 25 2013 00:58:00 Wells Fargo Bank, N.A., Bankruptcy Department,
MAC#X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 62

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5209573 RECEIVABLES PERFORMANCE, PO BOX 1548, BOTHELL CA 94046
cr* +CAPITAL ONE AUTO FINANCE DEPARTMENT, c/o ASCENSION CAPITAL GROUP, P.O. BOX 201347,
ARLINGTON, TX 76006-1347
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* +HSBC BANK NEVADA NA, BASS AND ASSOCIATES PC, 3936 E FT LOWELL RD SUITE 200,
TUCSON, AZ 85712-1083
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
cr* +NATIONAL CAPITAL MANAGEMENT, LLC, 8245 TOURNAMENT DRIVE SUITE 230, MEMPHIS, TN 38125-1741
cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
4555484* +Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397
TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

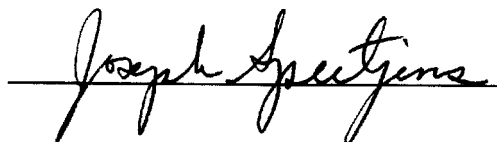
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2013

Signature: _____



District/off: 0650-3

User: pjc2460
Form ID: b9a

Page 4 of 4
Total Noticed: 98

Date Rcvd: Jun 24, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2013 at the address(es) listed below:

EVA MARIE LEMEH elemehtrustee@comcast.net,
eml@trustesolutions.com;EML@trustesolutions.net;dpolston.lemehtrustee@comcast.net
HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com
JEANNE MORTON on behalf of Creditor Wells Fargo Bank, N.A. bkmail@prommis.com
MARK RICHARD PODIS on behalf of Debtor DANA KAY CHAPMAN PodisBankruptcy@aol.com
US TRUSTEE ustpreion08.na.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 7/20/11 and was converted to a case under chapter 7 on 6/24/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DANA KAY CHAPMAN
fka DANA GARTON
308 GREEN MEADOW COURT
GREENBRIER, TN 37073

Case Number:
3:11-bk-07130

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2077

Attorney for Debtor(s) (name and address):

MARK RICHARD PODIS
MARK PODIS & ASSOCIATES
1161 MURFREESBORO RD STE 300
NASHVILLE, TN 37217
Telephone number: 615 399-3800

Bankruptcy Trustee (name and address):

EVA MARIE LEMEH
4300 KINGS LANE
NASHVILLE, TN 37218
Telephone number: 615-876-4862

Meeting of Creditors

Date: **July 22, 2013**

Time: **03:00 PM**

Location: **Customs House, 701 Broadway, Room 100, Nashville, TN 37203**

Language interpretation at the meeting of creditors will be provided at no cost upon request to the Chapter 7, 11, 12, or 13 Trustee AND U.S. Trustee as soon as possible but preferably within seven (7) days after the commencement of the case. Request Forms may be obtained from the U.S. Trustee or under "U.S. Trustee Info" on the Court's website at <www.tnmb.uscourts.gov>.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The Presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/20/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 Broadway Room 170
Nashville, TN 37203
Telephone number: 615-736-5584

For the Court:

Clerk of the Bankruptcy Court:
MATTHEW T LOUGHNEY

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 6/24/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	